

<i>SERFF Tracking Number:</i>	<i>CMBD-126856477</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Combined Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>47048</i>
<i>Company Tracking Number:</i>	<i>103304</i>		
<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>
<i>Product Name:</i>	<i>Senior Medicare Supplement Advertising</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Advertising/103304</i>		

Filing at a Glance

Company: Combined Insurance Company of America

Product Name: Senior Medicare Supplement SERFF Tr Num: CMBD-126856477 State: Arkansas

Advertising

TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 47048

Sub-TOI: MS09.000 Medicare Supplement Co Tr Num: 103304 State Status: Filed-Closed
Other 2010

Filing Type: Advertisement

Author: Sue Thill

Date Submitted: 10/14/2010

Reviewer(s): Stephanie Fowler

Disposition Date: 10/21/2010

Disposition Status: Filed-Closed

Implementation Date Requested: 11/01/2010

Implementation Date:

State Filing Description:

General Information

Project Name: Medicare Supplement Advertising

Project Number: 103304

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 10/21/2010

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 10/21/2010

Created By: Sue Thill

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Sue Thill

Filing Description:

Combined Insurance Company of America

FEIN Number 36-2136262

NAIC Number 626-62146

Form Numbers:

103304 - Letter

103304-1 - Brochure

INDIVIDUAL MEDICARE SUPPLEMENT

SERFF Tracking Number: CMBD-126856477 State: Arkansas
Filing Company: Combined Insurance Company of America State Tracking Number: 47048
Company Tracking Number: 103304
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: Senior Medicare Supplement Advertising
Project Name/Number: Medicare Supplement Advertising/103304

The above captioned advertising is attached for your consideration.

The filing fee, in the amount of \$100.00, was provided through EFT.

Form Nos. 103304 and 103304-1 will be mailed to Combined's Insured's who are over age 65 and do not currently have a Medicare Supplement policy with Combined but may have Medicare Advantage. This mailing provides incite on recent Medicare Advantage changes and how Combined's Medicare Supplement Plan F coordinates with these Medicare Advantage changes. Listed below are Combined's approved plans if Plan F doesn't meet the potential customer's needs.

Form Numbers Description Approval Date SERFF Tracking/State Tracking #

Form No. 14910-AR-A Plan A August 3, 2010 CMBD-126734449/46289

Form No. 14911-AR-F Plan F August 3, 2010 CMBD-126734449/46289

Form No. 14912-AR-N Plan N August 3, 2010 CMBD-126734449/46289

Form No. 149276 Application August 3, 2010 CMBD-126734449/46289

The potential Medicare Supplement customer has the option to telephone Combined's toll free number to speak with Combined's Customer Service Representative or go to Combined's website. If the potential customer wants more information, their address/phone information is passed along to either a licensed Medicare Supplement captive field agent or to our contracted call center.

Advertising has been filed with our Domicile State, Illinois, on October 14, 2010.

Thank you for your review.

Company and Contact

Filing Contact Information

Sue Thill, Senior Policy Analyst	Sue.A.Thill@combined.com
1000 Milwaukee Avenue	847-953-1536 [Phone]
Glenview, IL 60025	847-953-1557 [FAX]

Filing Company Information

Combined Insurance Company of America	CoCode: 62146	State of Domicile: Illinois
1000 Milwaukee Avenue	Group Code: 626	Company Type:
Glenview, IL 60025	Group Name:	State ID Number:
(847) 953-1531 ext. [Phone]	FEIN Number: 36-2136262	

SERFF Tracking Number: CMBD-126856477 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: 2 ADVERTISEMENTS X \$50 = \$100.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Combined Insurance Company of America	\$100.00	10/14/2010	40722755

SERFF Tracking Number:	CMBD-126856477	State:	Arkansas
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Project Name/Number:	Medicare Supplement Advertising/103304		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	10/21/2010	10/21/2010
Objection Letters and Response Letters			

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	10/19/2010	10/19/2010	Sue Thill	10/20/2010	10/20/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	LETTER	Sue Thill	10/14/2010	10/14/2010
Form	BROCHURE	Sue Thill	10/14/2010	10/14/2010

<i>SERFF Tracking Number:</i>	<i>CMBD-126856477</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>Medicare Supplement Advertising/103304</i>		

Disposition

Disposition Date: 10/21/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>CMBD-126856477</i>	<i>State:</i>	<i>Arkansas</i>
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Schedule	Schedule Item	Schedule Item Status	Public Access
Form (revised)	LETTER	Filed	Yes
Form	LETTER	Replaced	Yes
Form (revised)	BROCHURE	Filed	Yes
Form	BROCHURE	Replaced	Yes
Form	BROCHURE	Replaced	Yes

SERFF Tracking Number: CMBD-126856477 *State:* Arkansas
Filing Company: Combined Insurance Company of America *State Tracking Number:* 47048
Company Tracking Number: 103304
TOI: MS09 Medicare Supplement - Other 2010 *Sub-TOI:* MS09.000 Medicare Supplement Other 2010
Product Name: Senior Medicare Supplement Advertising
Project Name/Number: Medicare Supplement Advertising/103304

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 10/19/2010
Submitted Date 10/19/2010
Respond By Date 11/19/2010

Dear Sue Thill,

This will acknowledge receipt of the captioned filing.

Objection 1

- BROCHURE, 103304-1 (Form)

Comment: Please add the required disclosure outlined in AR Rule and Regulation 41 s 13 (G), which states "No advertisement shall be used that fails to include a disclaimer to the effect of "Not connected with or endorsed by the U.S. Government or the Federal Medicare Program."

Please feel free to contact me if you have questions.

Sincerely,
Stephanie Fowler

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<i>Project Name/Number:</i>	<i>Medicare Supplement Advertising/103304</i>		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/20/2010
Submitted Date	10/20/2010

Dear Stephanie Fowler,

Comments:

Dear Ms. Fowler,

Response 1

Comments: The disclaimer has been added to the Brochure.

We have also added the statement: This is a solicitation of insurance and an agent may contact you.

The form number was changed to 103304-1-AR.

Related Objection 1

Applies To:

- BROCHURE, 103304-1 (Form)

Comment:

Please add the required disclosure outlined in AR Rule and Regulation 41 s 13 (G), which states "No advertisement shall be used that fails to include a disclaimer to the effect of "Not connected with or endorsed by the U.S. Government or the Federal Medicare Program."

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Form Name	Form Number	Edition Date	Form Type	Action	Action Specific Data	Readability Score	Attach Document
BROCHURE	103304-1-AR		Advertising	Initial			103304-1-AR.pdf

Previous Version

<i>SERFF Tracking Number:</i>	<i>CMBD-126856477</i>	<i>State:</i>	<i>Arkansas</i>	
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<i>Company Tracking Number:</i>	<i>103304</i>			
<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>	
<i>Product Name:</i>	<i>Senior Medicare Supplement Advertising</i>			
<i>Project Name/Number:</i>	<i>Medicare Supplement Advertising/103304</i>			
<i>BROCHURE</i>	<i>103304-1</i>	<i>Advertising</i>	<i>Initial</i>	<i>103304-1.pdf</i>
<i>BROCHURE</i>	<i>103304-1</i>	<i>Advertising</i>	<i>Initial</i>	

No Rate/Rule Schedule items changed.

Sincerely,

Sue Thill

Sincerely,
Sue Thill

SERFF Tracking Number: CMBD-126856477 State: Arkansas
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 Company Tracking Number: 103304
 TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
 Product Name: Senior Medicare Supplement Advertising
 Project Name/Number: Medicare Supplement Advertising/103304

Amendment Letter

Submitted Date: 10/14/2010

Comments:

ADDED REVISED ADS

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
103304	Advertising	LETTER	Initial					103304.pdf
103304-1	Advertising	BROCHURE	Initial					103304-1.pdf

SERFF Tracking Number:	CMBD-126856477	State:	Arkansas
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TOI:	MS09 Medicare Supplement - Other 2010	Sub-TOI:	MS09.000 Medicare Supplement Other 2010
Product Name:	Senior Medicare Supplement Advertising		
Project Name/Number:	Medicare Supplement Advertising/103304		

Form Schedule

Lead Form Number: 103304

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 10/21/2010	103304	Advertising	LETTER	Initial			103304.pdf
Filed 10/21/2010	103304-1-AR	Advertising	BROCHURE	Initial			103304-1-AR.pdf



IMPORTANT NOTICE

It has come to our attention that many Combined Insurance Customers with *Medicare Advantage* plans are having their rates increased, their benefits cut, or their plans cancelled altogether.

If it's happening to you, please contact us. We can help Combined Insurance Customers who find themselves in any of these situations.

FOR COMBINED INSURANCE CUSTOMER:

[John Namehere]

[123 Main Street]

[Hometown, ST 00000]

Dear [John Namehere],

If you've received notice that your *Medicare Advantage* plan is being cancelled, your rate is being increased, or your benefits are being cut back, you're not alone. It's happening to many, many folks just like you nationwide.

We're ready to help *Combined Insurance* Customers who find themselves in any of these situations. Here's all you have to do. Just **call [1-800-000-0000]** or go to: **[www.combinedinsurance.com]**. We'll help you in any way we can. And right now is a particularly good time to contact us because the government-mandated Annual Election Period is fast approaching ...

Starting November 15th and ending December 31st, those with a *Medicare Advantage* plan can re-enroll in Medicare and may be guaranteed acceptance into a Medicare Supplement plan.

Contact us now. If you decide to re-enroll in Medicare, we'll help you do that. If you want to switch to one of our Medicare Supplement plans, we'll help you do that, too. You'll find rates for Combined Insurance Customers are very competitive.

[Mr. Namehere], I think you'll really enjoy all the peace-of-mind you'll get with any of our Medicare Supplement plans. Medicare Supplement plans have been around for decades for one basic reason ... they do a great job!

The enclosed brochure shows specific examples of how our Medicare Supplement PLAN F, our most popular plan, works hand-in-hand with Medicare to pay [100%] of your hospital and doctor deductibles and co-payments ... plus a whole lot more! In addition, you'll rest easier knowing our plans give you all this security and stability ...

(over, please)

- Unlike with a *Medicare Advantage* plan, you don't have to choose from a list of doctors and hospitals. You're FREE to go to any doctor or hospital you want.
- Your protection can never be cancelled. It is GUARANTEED RENEWABLE year after year.
- You'll be protected by an INDUSTRY LEADER. Since 1988, we paid out nearly [\$1 Billion] dollars in claims* to our Medicare Supplement policyholders.
- And as I said above, rates for *Combined Insurance* customers are very competitive.

So if you're thinking about switching your coverage - or you're not sure - contact us today. Remember, during the Annual Election Period which starts November 15th, those with a *Medicare Advantage* plan can re-enroll in Medicare and can possibly be guaranteed acceptance into a Medicare Supplement plan. We look forward to helping you do what's best for your specific situation.

Sincerely,
[signature]
[Name]
[Title]

P.S. We're ready to help, but you've got to take the first step. **Just call toll-FREE [1-800-000-0000]. Or go to [www.combinedinsurance.com].** If you decide to switch, we'll give all the help you need to re-enroll in Medicare and switch to one of our Medicare Supplement plans.

P.P.S. If you DON'T have a *Medicare Advantage* plan and you're interested in our Medicare Supplement plans, just call us toll-FREE: **[1-800-000-0000]**. We can help you, too!

* Combined Insurance internal claim data, 2010.

Combined Insurance Company of America is not connected with the U.S. Government or the Federal Medicare program.

This is a solicitation of insurance and an agent may contact you.

Inside: Why Millions Rely On Medicare Supplements

Combined Insurance Company of America is not connected with the U.S. Government or the Federal Medicare program. This is a solicitation of insurance and an agent may contact you.



From November 15th until December 31st, those with a Medicare Advantage plan can re-enroll in Medicare and can possibly be guaranteed acceptance into a Medicare Supplement plan. Call [1-800-000-0000] or go to [www.combinedinsurance.com]. We'll help you in any way we can.

ATTENTION COMBINED INSURANCE CUSTOMERS:

ATTENTION COMBINED INSURANCE CUSTOMERS:

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Inside: Why Millions Rely On Medicare Supplements

Millions Of Americans Rely On Medicare Supplement Plans For One Basic Reason... **THEY DO A GREAT JOB!**

MEDICARE DOES <u>NOT</u> PAY:*	OUR PLAN F PAYS:*	YOU PAY:
PART A HOSPITAL SERVICES PER BENEFIT PERIOD		
You Pay A [\$1,100] Inpatient Hospital Deductible Each Benefit Period	The entire [\$1,100] Part A deductible	[\$0]
You Pay A [\$275]-A-Day Co-Payment For Days [61-90] In A Hospital	The entire [\$275]-a-day co-payment (MAXIMUM PAYABLE: [\$8,250]!)	[\$0]
You Pay A [\$550]-A-Day Co-Payment For Days [91-150] (Lifetime Reserve)***	The entire [\$550]-a-day co-payment (MAXIMUM PAYABLE: [\$33,000]!)	[\$0]
Medicare Pays <u>Nothing</u> After Your Once Lifetime Reserve Days Are Used.	[100%] Of Any Medicare Allowable Expenses For Additional [365] Days After Medicare Hospital Benefits Stop Completely	[\$0]
PART B PHYSICIAN AND MEDICAL SERVICES PER CALENDAR YEAR		
You Pay [\$155] Part B Deductible	The entire [\$155] Part B deductible	[\$0]
You Pay [20%] of Medicare-Approved Amounts After [\$155] Part B Deductible Is Met	The entire [20%] of Medicare-Approved Amounts	[\$0]
You Pay [100%] Of Medicare Part B Excess Charges Above Medicare-Approved Amounts	[100%] of all Medicare Part B Excess Charges	[\$0]

-  **Go to any doctor or hospital you want**
 -  **Coverage can never be cancelled, it's **GUARANTEED RENEWABLE****
 -  **Backed by an **INDUSTRY LEADER:** Since 1988, we paid out nearly **[\$1 Billion]** dollars** in claims to our Medicare Supplement policyholders**
 -  **Very competitive rates for Combined Insurance Customers**
- CONTACT US TODAY:**
- Call Toll-FREE
[1-800-000-0000]
or go to:**

[www.combinedinsurance.com]

Combined Insurance Company of America
Other Plans Available

* Medicare Parts A and B co-payments and deductibles for 2010. These co-payments may change for 2011.

** Combined Insurance internal claim data, 2010

*** After 90 consecutive days of hospitalization, Medicare benefits are paid from a once-only lifetime reserve of 60 additional days which are not renewable each benefit period.

103304-1-AR

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Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
10/14/2010	Form	LETTER	10/14/2010	103304.pdf (Superceded) 103304-1.pdf (Superceded)
10/14/2010	Form	BROCHURE	10/20/2010	103304-1.pdf (Superceded)
10/14/2010	Form	BROCHURE	10/14/2010	



IMPORTANT NOTICE

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If it's happening to you, please contact us. We can help Combined Insurance Customers who find themselves in any of these situations.

FOR COMBINED INSURANCE CUSTOMER:

[John Namehere]

[123 Main Street]

[Hometown, ST 00000]

Dear [John Namehere],

If you've received notice that your *Medicare Advantage* plan is being cancelled, your rate is being increased, or your benefits are being cut back, you're not alone. It's happening to many, many folks just like you nationwide.

We're ready to help *Combined Insurance* Customers who find themselves in any of these situations. Here's all you have to do. Just **call [1-800-000-0000]** or go to: **[www.combinedinsurance.com]**. We'll help you in any way we can. And right now is a particularly good time to contact us because the government-mandated Annual Election Period is fast approaching ...

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[Mr. Namehere], I think you'll really enjoy all the peace-of-mind you'll get with any of our Medicare Supplement plans. Medicare Supplement plans have been around for decades for one basic reason ... they do a great job!

The enclosed brochure shows specific examples of how our Medicare Supplement PLAN F, our most popular plan, works hand-in-hand with Medicare to pay [100%] of your hospital and doctor deductibles and co-payments ... plus a whole lot more! In addition, you'll rest easier knowing our plans give you all this security and stability ...

(over, please)

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Sincerely,
[signature]
[Name]
[Title]

P.S. We're ready to help, but you've got to take the first step. **Just call toll-FREE [1-800-000-0000]. Or go to [www.combinedinsurance.com].** If you decide to switch, we'll give all the help you need to re-enroll in Medicare and switch to one of our Medicare Supplement plans.

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Inside: Why Millions Rely On Medicare Supplements



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Medicare Pays <u>Nothing</u> After Your Once Lifetime Reserve Days Are Used.	[100%] Of Any Medicare Allowable Expenses For Additional [365] Days After Medicare Hospital Benefits Stop Completely	[\$0]
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You Pay [\$155] Part B Deductible	The entire [\$155] Part B deductible	[\$0]
You Pay [20%] of Medicare-Approved Amounts After [\$155] Part B Deductible Is Met	The entire [20%] of Medicare-Approved Amounts	[\$0]
You Pay [100%] Of Medicare Part B Excess Charges Above Medicare-Approved Amounts	[100%] of all Medicare Part B Excess Charges	[\$0]

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- ✓ Very competitive rates for Combined Insurance Customers

**CONTACT US
TODAY:**

**Call Toll-FREE
[1-800-000-0000]
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Millions Of Americans Rely On Medicare Supplement Plans For One Basic Reason... THEY DO A GREAT JOB!

MEDICARE DOES <u>NOT</u> PAY:*	OUR PLAN F PAYS:*	YOU PAY:
PART A HOSPITAL SERVICES PER BENEFIT PERIOD		
You Pay A [\$1,100] Inpatient Hospital Deductible Each Benefit Period	The entire [\$1,100] Part A deductible	[\$0]
You Pay A [\$275]-A-Day Co-Payment For Days [61-90] In A Hospital	The entire [\$275]-a-day co-payment (MAXIMUM PAYABLE: [\$8,250]!)	[\$0]
You Pay A [\$550]-A-Day Co-Payment For Days [91-150] (Lifetime Reserve)***	The entire [\$550]-a-day co-payment (MAXIMUM PAYABLE: [\$33,000]!)	[\$0]
Medicare Pays <u>Nothing</u> After Your Once Lifetime Reserve Days Are Used.	[100%] Of Any Medicare Allowable Expenses For Additional [365] Days After Medicare Hospital Benefits Stop Completely	[\$0]
PART B PHYSICIAN AND MEDICAL SERVICES PER CALENDAR YEAR		
You Pay [\$155] Part B Deductible	The entire [\$155] Part B deductible	[\$0]
You Pay [20%] of Medicare-Approved Amounts After [\$155] Part B Deductible Is Met	The entire [20%] of Medicare-Approved Amounts	[\$0]
You Pay [100%] Of Medicare Part B Excess Charges Above Medicare-Approved Amounts	[100%] of all Medicare Part B Excess Charges	[\$0]

- ✓ Go to any doctor or hospital you want
- ✓ Coverage can never be cancelled, it's **GUARANTEED RENEWABLE**
- ✓ Backed by an **INDUSTRY LEADER:** Since 1988, we paid out nearly **[\$1 Billion]** dollars** in claims to our Medicare Supplement policyholders
- ✓ Very competitive rates for Combined Insurance Customers

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Other Plans Available

* Medicare Parts A and B co-payments and deductibles for 2010. These co-payments may change for 2011.

** Combined Insurance internal claim data, 2010

*** After 90 consecutive days of hospitalization, Medicare benefits are paid from a once-only lifetime reserve of 60 additional days which are not renewable each benefit period.